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Last Will and Testament

EDMOND H. STUDDARD

I, EDMOND H. STUDDARD, a resident of Hardeman County, Tennessee, do make, publish and declare this instrument to be my Last Will and Testament, hereby revoking all prior testamentary instruments made by me.

I direct that all of my just debts, funeral expenses, expenses of my last illness and for the administration of my Estate, and any estate or inheritance taxes that may be imposed by reason of my death, be paid out of my residuary estate by my Executrix without proration and APR 0 9 2007 several beneficiaries or any person receiving property not passing under this Will.

II.

Mank M. Ommon Clerk To my children, ARLIN RAY STUDDARD, HOLLIS EUGENE STUDDARD, HELEI LOUISE MASSEY, and ELAINE JAFARI, I give and devise the following real property in fee in four equal shares:

- A. My farm consisting of approximately 86 acres in Benton County, Mississippi which has a property address of 2097 Saulsbury.
- B. 7.4 acres of vacant land on Goodman Road in DeSoto County, Mississippi.
- C. Approximately 5 acres including a commercial building located at 7711-A Old Highway 78 in DeSoto County, Mississippi.
- D. The property at 7711-B Old Highway 78 in DeSoto County, Mississippi consisting of approximately I acre and a house.

THIS IS PAGE 1 OF MY LAST WILL AND TESTAMENT

ENT WILL BOOK 6 PAGE 038

S LUDLAM WINTERS & STENNIS, P.A EBRANCH, MS 38654

- A. I give and bequeath all of my tangible personal property including furniture, furnishings, household contents, automobiles, jewelry and ornaments of personal use and enjoyment to my four children, ARLIN RAY STUDDARD, HOLLIS EUGENE STUDDARD, HELEN LOUISE MASSEY and ELAINE JAFARI, in equal shares. I direct that they divide said property among them as they may agree.
- B. All the rest, residue and remainder of my estate, I give and bequeath to my four children named above in equal shares.

IV.

If any of my children should predecease me, then I give and devise his or her share to their respective surviving spouse. If for any reason they do not leave a surviving spouse, then I give, devise and bequeath said share of my deceased child to my surviving children in equal shares. If Helen Louise Massey predeceases me, in no event shall her share pass to her spouse but rather in such event, her share shall be divided among my surviving children in equal shares.

V.

Any money received on policies of insurance, retirement accounts, or other assets with named beneficiaries will belong absolutely to the beneficiaries therein designated, if they shall survive me and will not form a part of my estate or be disposed of by this Will.

In the event such beneficiary shall have predeceased me, I direct that said funds shall become a part of my residuary estate and disposed of as set forth above.

THIS IS PAGE 2 OF MY LAST WILL AND TESTAMENT

VI.

- A. If any beneficiary under this Will in any manner, directly or indirectly, contests or attacks the validity of this Will or any disposition under this Will, by filing suit against my personal representative or otherwise, then any share or interest given to that beneficiary under the provisions of this Will is hereby revoked and shall be disposed of in the same manner as if that contesting beneficiary and all descendents of that contesting beneficiary had predeceased me.
- B. I further acknowledge that my daughter, Elaine Jafari, has spent almost \$150,000 for my care and for the care of my wife during the past few years and I direct that should any beneficiary hereunder challenge said sum that their respective share hereunder be revoked and their share shall be disposed of in the same manner as if that contesting beneficiary and all descendents of that contesting beneficiary had predeceased me.

VII.

I incorporate by reference as fully as if copied verbatim, all the provisions and powers set forth in Tennessee Code Annotated Section 35-50-110, which section enumerates the administrative powers that I hereby confer upon my Executrix.

VIII.

I appoint my daughter, ELAINE JAFARI, to be the Executrix of this my Last Will and Testament. In the event she is unable or refuses or for any reason fails to serve as a Executrix hereunder then I appoint my son, ARLIN RAY STUDDARD, to serve as Executor.

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I direct that no bond or other security be required of the above named fiduciaries for the faithful performance of their duties and that they be excused from making any inventory to any court regarding the assets of my estate.

IX.

The term "Executor" wherever used in this my Will shall be deemed to refer at any time to the Executor, Executrix or if there shall be more than one Executor or Executrix, to such Co-Executors or Co-Executrices, in office hereunder.

As used herein, the use of the masculine gender shall be deemed to include the feminine gender wherever the context would so require, and the use of the feminine gender shall be deemed to include the masculine gender wherever the context would so require.

IN WITNESS WHEREOF, I have hereunto set my hand this L day of 2005 and do publish and declare this to be my Last Will and Testament, in the presence of each and all of the subscribing witnesses whom I have requested to act as such by signing their names as attesting witnesses in my presence and in the presence of each other, and by signing the Affidavit attached pursuant to the provisions of T.C.A. 32-2-110

L. Janice M. Bediford, Clerk of the Chancery Court, figrdoman County, Tennessee, do hereby certify the above and foregoing is a true and correct of record in my Witness my hand and seal this the 10 , 20 <u>Qb</u>

ilce M. Bodiford, Cierk & Master Court Court

taurdeman County, Tennessee

THIS IS PAGE 4 OF MY LAST WILL AND TESTAMENT

AFFIDAVIT

STATE OF TENNESSEE

COUNTY OF SHELBY

We, <u>Fuarne</u> <u>Jaglass</u> and <u>Curt Runge</u>, the undersigned, being first duly sworn, make oath that EDMOND H. STUDDARD, on the day and date above written, declared and signified to us that this instrument is his Last Will and Testament; that he then signed said instrument in our sight and presence; that we at his request and in his sight and presence, and in the sight and presence of each other, then subscribed our names hereto as attesting witnesses; that at the time of execution the Testator was more than 18 years of age, of sound mind and disposing memory, and did not appear under any undue influence; that the undersigned, each being more than 18 years of age, make and sign this Affidavit at the request of the Testator the day and date above written.

Witness

Witness

SWORN TO AND SUBSCRIBED before me this 3/5t day of Alcember 2005.

My Commission Expires:
MY COMMISSION EXPIRES:
December 28, 2008

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Notary Public

STATE OF TENNESSEE NOTARY

PUBLIC ELBY COUNT

THIS IS PAGE 5 OF MY LAST WILL AND TESTAMENT

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STATE OF MISSISSIPPI COUNTY OF BENTON

i, the undersigned clerk of the Chancery Court in and for said County and State do hereby certify that the foregoing page(s) contain(s) a full, true and correct copy of that certain recorded in this office in the contain on page(s) all-life the contain on page(s) all-life the contain the conta

thereof

Given under my hand and official seal this the

day of Jellicon, A.D., 2009

The Cierk

Committee, D.C. By Mayer france. D.C.